2007 LANL Retiree Insurance Premiums								
Plan	Retiree Pays	LANL Pays	Retiree Pays	LANL Pays	Retiree Pays	LANL Pays	Retiree Pays	LANL Pays
Select EPO	Single		Adult + Child(ren)		Two Adults		Family	
Retiree Monthly Rate	69.22	346.16	124.59	623.08	145.36	726.93	200.73	1003.86
Options PPO NM (living in the New Mexico PPO Service Area)	Single		Adult + Child(ren)		Two Adults		Family	
Retiree Monthly Rate	176.82	346.16	318.28	623.08	371.33	726.93	512.77	1003.86
Options PPO National & Out of Area (not living in the New Mexico PPO Service Area)	Single		Adult + Child(ren)		Two Adults		Family	
Retiree Monthly Rate	54.52	346.16	98.14	623.08	114.50	726.93	158.12	1003.86
2007 LANL Retiree Insurance Premiums (Medicare Coordinated)						ted)		
Plan	Retiree Pays		Retiree Pays		Retiree Pays		Retiree Pays	
Select EPO Medicare	Single		Adult + Child(ren)		Two Adults		Family	
Retiree Monthly Rate	0		0		0		0	
Options PPO NM Medicare (living in the New Mexico PPO Service Area)	Single		Adult + Child(ren)		Two Adults		Family	
Retiree Monthly Rate	0		0		0		0	
Options PPO National & Out of Area Medicare (not living in the New Mexico PPO Service Area)	Single		Adult + Child(ren)		Two Adults		Family	
Retiree Monthly Rate	0		0		0		0	

2007 LANL Retiree Insurance Premiums (Split Medicare)

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Plan	Retiree Pays	Retiree Pays	Retiree Pays	Retiree Pays
Select EPO Split Medicare	Single	Adult + Child(ren)	Two Adults	Family
Retiree Base Rate	0	0	0	0
Options PPO NM Split Medicare (living in the New Mexico PPO Service Area)	Single	Adult + Child(ren)	Two Adults	Family

Retiree Base Rate *

Split Medicare Coverage in this plan produces varying rates based on the number of Medicare coordinated enrollees and non-Medicare coordinated enrollees in the plan. Examples are provided below, but please call or log on to Your Benefit Resources for your individualized rate information.

Options PPO National & Out of Area (not living in the New Mexico PPO Service Area)	Single	Adult + Child(ren)	Two Adults	Family
Retiree Base Rate	0	0	0	0

Examples of Split Medicare Rates for Options PPO NM

Example 1 – Retiree Coordinated with Medicare, Spouse Not Coordinated

Coordinated Rate for Retiree	\$0
Non-Coordinated Rate for Spouse	\$194.51
Medicare Part B Credit	(\$93.50)
Total Monthly Cost	\$101.01

Example 2 – Retiree Not Coordinated with Medicare, Spouse Coordinated

Coordinated Rate for Spouse	\$0
Non-Coordinated Rate for Retiree	\$176.82
Medicare Part B Credit	(\$93.50)
Total Monthly Cost	\$ 83.32